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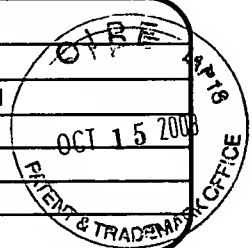
INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 1 of 2

Complete if Known

Application Number	09/996,065
Filing Date	November 28, 2001
First Named Inventor	Frank ZIZZAMIA
Group Art Unit	2166
Examiner Name	Robert D. Rines
Attorney Docket Number	098056/120



U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
	A	6,014,632		Gamble et al.	01-11-2000	
	B	5,970,464		Apte et al.	10-19-1999	
	C	4,766,539		Fox	08-23-1988	
	D	4,831,526		Luchs et al.	05-16-1989	
	E	5,191,522		Bosco et al.	03-02-1993	
	F	5,692,107		Simoudis et al.	11-25-1997	
	G	5,752,236		Sexton et al.	05-12-1998	
	H	5,809,478		Greco et al.	09-15-1998	
	I	5,839,113		Federau et al.	11-17-1998	
	J	6,456,979	B1	Flagg	09-24-2002	
	K	6,473,084	A1	Phillips et al.	10-29-2002	
	L	6,725,210	B1	Key et al.	04-20-2004	
	M	7,392,201	B1	Binns et al.	06-24-2008	

FOREIGN PATENT DOCUMENTS

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		Application Number	09/996,065
		Filing Date	November 28, 2002
		First Named Inventor	Frank Zizzamia
		Art Unit	2166
		Examiner Name	R.D. Rines
Sheet 2	of 2	Attorney Docket Number	098056/00120

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Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	N	Dionne, Georges. "Handbook of Insurance" Copyright 2000. Kluwer Academic Publishers Group.	
	O	Clapp, John M., Fields, Joseph A., Ghosh, Chinmoy. "An Examination of Profitability in Spatial Markets: The Case of Life Insurance Agency Locations" Sep 1990.	
		Journal of Risk and Insurance. Vol. 57, Iss. 3.	

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